Limited Dividend Housing Program in Toronto

1963

REPORT ON THE IMPACT OF
LIMITED DIVIDEND HOUSING ON THE
DEMAND FOR SUBSIDIZED PUBLIC HOUSING
IN METROPOLITAN TORONTO

PREPARED BY
THE METROPOLITAN TORONTO PLANNING BOARD

JANUARY 1963

ACKNOWLEDGEMENTS:

This study would have been impossible without the assistance of the following, whose cooperation is gratefully acknowledged:

Central Mortgage and Housing Corporation
Metropolitan Toronto Housing Authority
Housing Authority of the City of Toronto
Metropolitan Toronto Housing Company Ltd.
City of Toronto Limited Dividend Housing Corporation Ltd.
Owners and managers of private limited dividend apartment buildings throughout Metropolitan Toronto.

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CHAPTER I PURPOSE OF THE REPORT

The Annual Report of The Metropolitan Toronto Interim Housing Committee, 1962, drew attention to the large number of limited dividend housing units built over the last four years in Metropolitan Toronto, noting that some of the tenants presently being housed in private limited dividend units are in the same income group as tenants of public housing; the Report recommended "that the Metropolitan Toronto Planning Board be requested to prepare a report on the impact of the private limited dividend housing programme and its effect on the demand for subsidized public housing in the Metropolitan Toronto area".

This recommendation was adopted by the Metropolitan Toronto Council on June 28th, 1962.

Subsequently, on October 2nd, 1962, the Metropolitan Council referred to the Welfare and Housing Committee a communication dated September 27th, 1962 from the Director, Housing Branch, Ontario Department of Economics and Development, requesting an estimate by the Metropolitan Corporation of the total public housing requirements for the Metropolitan Toronto Area for the years 1963, 1964 and 1965.

The purpose of this report is to fulfill these two requests and to ascertain whether the "overlap" of function between public and limited dividend housing is significant enough to change substantially the volume of the demand for public housing, and whether the provision of shelter in the form of limited dividend housing is successful enough to warrant a change of policy as far as the methods and program of public housing are concerned. It is also hoped that this study will provide useful information

to all who are concerned with the provision of low rental housing in Metropolitan Toronto, as it has shown certain facts and characteristics of low rental housing not generally appreciated previously.

It should be noted that this report deals only with the impact which limited dividend housing has had on the firm demand for public housing and with the anticipated amount of this demand over the next 3 years, firm demand being defined as eligible applicants ready to move into a project. The report does not attempt to determine whether total demand is now less or greater than it was before the limited dividend housing was built (growth of the low income population may have outstripped both limited dividend and public housing construction over this period), nor does it attempt to measure the need for low rent housing which for various reasons is thought to be considerably greater than the firm demand.

The scope of the study has however, been somewhat broadened over the original requests so as to consider the impact of municipally-owned as well as private limited dividend housing on public housing demand, and to consider the effect which the low level of public housing construction over the past few years may have had upon applications for such housing.

CHAPTER II SUMMARY OF CONCLUSIONS

Over 5,800 units of family type limited dividend housing have been built in Metropolitan Toronto since 1958, more than ten times the number of public housing units added during this period. Dealing with tenants of substantially the same economic group as public housing, the limited dividend units have taken on a public housing role for which they were not originally intended. This wasonly natural as the number of public housing units provided could not possibly satisfy more than a fraction of the demand as expressed through the waiting lists for that period.

In spite of its shortcomings limited dividend housing has met an urgent need for low rent housing in Metropolitan Toronto, removing an estimated 2,700 families from the public housing market. These families however are generally those of smaller size and higher income, with relatively low public housing priorities, as this type of housing has not met the needs of the most important segment of the public housing market, that is the larger families with lower incomes. It has not therefore had such a substantial impact on the estimated demand for low rent housing as to warrant a far-reaching revision of the public housing programme.

The waiting lists and the new application rate for public housing leave no doubt that a large unsatisfied demand remains. It is estimated that this demand would be sufficient to absorb nearly 1,000 units annually over the next three years. Since a rate of construction even approaching this magnitude would almost certainly generate new applications at a higher rate than assumed in developing the demand estimate, this figure is felt to be conservative.

Thus the findings of the study, while confirming that limited dividend housing has had a substantial impact on the

demand for low rent housing, indicate that it cannot be considered as replacing or assuming the function of subsidized public housing. For many reasons, this type of housing cannot adequately meet the needs of a very important segment of the low income population, for whom subsidized housing is clearly required. However, the success of the limited dividend housing program in helping to relieve the need for low rent housing should be very seriously considered by the new Metropolitan housing agency, especially with a view to a speed-up in the production of small projects, which may not be readily achieved under the present procedures of the Federal-Provincial-Municipal partnership. With an appropriate change of Federal housing legislation to permit Federal Government contributions to rent reduction funds, it would be possible to bring municipal limited dividend housing projects within the scope of the rent subsidization programme, enabling them to do an adequate public housing job.

The study revealed several important aspects of low rent housing, which, while not having direct bearing on the subject matter, nevertheless are of importance to those concerned with the provision of low rent housing. One of the most important is the evidence that many families in public housing are devoting a considerably higher proportion of their incomes to shelter than the 25% accepted by C.M.H.C. in approving middle-income purchasers of new homes financed under the National Housing Act. The study also indicates a need for additional elderly persons' housing and a revision of the rental structure of such units.

CHAPTER III INTRODUCTION

(1) Explanation of Terms

(a) the term "public housing" is used in this report to refer to family type housing built by government for low income families in which rents are geared to tenants' incomes, the difference between actual and "economic" rents being covered by government subsidies.

The philosophy underlying governmental provision of public housing asserts that society is responsible for providing adequate shelter to those who cannot otherwise afford it. Implicit in this is the assumption that public housing serves a different market from that served by housing built by private enterprise, leaving a gap between the highest rents and tenant incomes found in public housing and the lowest found in comparable adequate private housing.

(b) the term "limited dividend housing" is used to refer to units financed under Section 16 of the National Housing Act, which permits Central Mortgage and Housing Corporation to make a 50 year mortgage loan to a limited dividend housing company equal to 90 percent of the appraised value of a project, limiting the annual return on the company's equity (5 percent being the traditional limit).

The philosophy underlying limited dividend housing sees it as filling the gap between subsidized public housing and fully private housing, using Federal Government mortgage loans on very favourable terms to achieve suitable rentals for this market.

(c) the term "transfer payment income" is used to refer to incomes from other than gainful employment; this includes pensions, welfare assistance, mother's allowances, unemployment insurance payments, etc. A household defined as receiving transfer payment income is one in which such income has been reported as the only income received. Other households where job earnings were reported for one or more members were placed in the "earned income" category, even though another member of the household might be receiving a transfer payment income.

(d) the term "household" is defined as the person or group occupying a dwelling unit. It therefore covers not only the vast majority of cases where a dwelling is occupied by one family, but also the cases where non-family persons either reside with a family or occupy a dwelling by themselves or with other non-family persons.

(2) Description of Sample

a) Public Housing Projects:

Regent Park North, Toronto; 1,397 units built over the period 1948 - 1958 and operated by the Housing Authority of the City of Toronto. The cost of site acquisition and clearance was shared by the City of Toronto and the Government of Canada, and the cost of construction by the City of Toronto and the Province of Ontario, the latter contributing $ 1,000 per unit leaving the City to bear by far the larger share. The annual subsidy is borne entirely by the City.

Regent Park South, Toronto; 732 units built over the period 1956 - 1959 and operated by the Metropolitan Toronto Housing Authority. The

cost of site acquisition and clearance was shared by the Federal and City Governments, construction cost was shared by the Federal and Provincial Governments, and the annual subsidy is shared by the Federal, Provincial and City Governments.

Lawrence Heights, North York; 1,081 units built during the period 1956 - 1961 and operated by the Metropolitan Toronto Housing Authority. The cost of the vacant site and construction costs were shared by the Federal ~~and~~ Provincial + Metropolitan Toronto Governments, and the annual subsidy is shared by the same three Governments. ~~Federal, Provincial and Metropolitan Toronto Governments~~. Lawrence Heights was conceived as a moderate rental rather than a low rental project, with only 464 of the units being subsidized; this amount of subsidy is however applied to all 1,081 units. The average subsidy per unit is therefore smaller compared to the other two "fully subsidized" projects, and rents are consequently somewhat higher; rents are still geared to incomes however.

b) Limited Dividend Housing:

A limited dividend housing company may be sponsored privately as a profit-making venture, or by a non-profit service organization * or a government.

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* The Canadian Legion sponsored a limited dividend company which built one project of 48 elderly persons units in 1957 and is commencing another of 94 units.

In Metropolitan Toronto, limited dividend housing is being provided by two municipally sponsored limited dividend companies: the Metropolitan Toronto Housing Company Ltd. which provides only elderly persons' housing, and the City of Toronto Limited Dividend Housing Corporation Ltd. which provides family-type housing. (A third municipal limited dividend company sponsored the Beech-Hall elderly persons' housing project in York Township, but has since sponsored no other projects).

Although provision is made in the Act for a limited dividend housing company to receive contributions to a rent reduction fund, this has not yet occurred in Metro, so that aside from a Provincial capital contribution and an annual tax subsidy provided by the Municipality of Metropolitan Toronto for elderly persons' housing, no subsidies are provided to existing limited dividend housing in Metro. *

To minimize competition between limited dividend housing and fully private housing, income limits have been set by C.M.H.C. which for family limited dividend units in Metro require that a tenants' maximum annual income on admission not exceed $ 4,150, and that tenants be required to vacate when their income exceeds $ 4,850.

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* The Provincial capital contribution to the Moss Park project currently under construction by the City of Toronto Limited Dividend Housing Corporation will have the effect of lowering rents for certain selected tenants.

Beyond this, there is no provision in limited dividend housing for gearing rents to incomes, and a limited dividend suite of a given size has roughly similar rental rates in all projects, ** regardless of significant differences in tenant incomes from suite to suite. The result is that the portion of income spent for rent varies over a considerably broader range in limited dividend units than in public housing.

Other significant differences between limited dividend (particularly the private projects) and public housing are evident in the generally larger suite sizes and fewer dwellings per acre in the latter, which make it more suitable for larger-family accommodation, the additional social, recreation and other facilities found in public housing and the larger, more professional public housing management staffs, more capable of handling the numberous social and other problems which tend to emerge in a large concentration of low income families.

The distribution of public and limited dividend housing as of October 1962 is given in Table 1, while Table 2 shows the annual number of completions over the past few years.

Information on all but 4% of these units was obtained in the survey, the following being the only units not covered:

1 private limited dividend project in York Township (67 units).

1 private limited dividend project in North York Township (86 units).

260 private limited dividend units in various other projects.

16 public housing units.

** The average rent in municipally owned family type limited dividend projects is about 3½% less than in the private projects.

In addition to these omissions, there were some 169 private limited dividend units, 4 municipal limited dividend units * and 1 elderly persons' unit vacant at the time of the survey, for which there is of course no tenant information.

The 128 low income families receiving assistance in fully private housing under the Province's rent certificate plan have been excluded from the study.

(3) Reliability of Findings

Information was collected from management records for each project on size of suite (number of bedrooms), rental, number of adults and children under 18 occupying the suite, and their household income. The management records in public housing are up-dated monthly to permit monthly rent adjustments and reviewed while in limited dividend projects the records are only up-dated annually; in both cases the income data is provided by sworn statements of the tenants.

There is no reason to doubt the validity of the information on suite size, rental or household size, except that the household size data for many of the limited dividend projects is as much as a year out of date. The condition of the records in many of the private limited dividend projects also left something to be desired, raising some doubts as to the thoroughness of their annual up-dating procedure.

The income data generally appears to give a reliable picture of the income of the household head (public housing and municipal limited dividend projects confirm applicants' stated salaries with their employers, and similarly confirm tenants'

* 4 units not yet initially occupied in a newly completed project.

incomes once a year). The number of tenants reporting any "secondary" income (earned by other than the household head) are however very few in both public housing and limited dividend projects, suggesting the possibility that secondary incomes and hence total household incomes are somewhat understated. *

Unless there was a considerable degree of understatement, however, it is not felt that the study findings would be seriously affected. Since there is no evidence that this is the case, and since it was beyond the scope of the study to verify the incomes reported, it has been necessary to accept the income data as given. It is believed that it is reliable enough to give a reasonably accurate picture of the amount of overlap between incomes in public housing and limited dividend housing.

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* The City and Metropolitan Housing Authorities take into account somewhat different portions of a family's secondary income in calculating the rent to be charged, and only these protions of secondary income were reported for public housing tenants, whereas total secondary incomes were presumably reported for limited dividend tenants. The number of secondary incomes reported are so few however that the effect of this slight discrepancy on the total income picture was deemed to be negligible. It is possible however that the different portions of secondary income reported by the two public housing authorities would make the rent to income ratios for their respective projects not strictly comparable.

CHAPTER 4 FINDINGS

(1) Impact of Limited Dividend Housing on The Demand for Subsidized Public Housing

(a) Area of Overlap

In income and household size: the markets served by family type limited dividend and public housing overlap to a surprising extent. This is largely because limited dividend tenants generally have lower incomes, and in numerous cases larger households, than expected; to a smaller extent it also reflects somewhat broader income and household size ranges than expected in public housing with the exception of Regent Park South which displays the distributions expected as typical of public housing. Table 3 compares the distribution of suite sizes and Tables 4 and 5 and Figures 1, 2, 3 and 4 compare the household income and size characteristics in the two types of housing.

Except for very large households containing 12 or more persons, which are found only in public housing, some households of every size category are to be found in both types of housing. Similarly, some households of every income category are found in both. Generally however, the larger households in each income category are only found in public housing, and the one-person households with larger incomes are only found in limited dividend projects. Beyond these exclusions, the differences are to be found only in the relative proportions of the various categories found in the two types of family housing.

Limited dividend elderly persons housing shows an income distribution rather like that for comparable (those with transfer payment incomes) 1 and 2 person households in public housing. (Table 6, Figure 5).

While the limited dividend records did not always permit identification of old age pensioners, the study indicated that a considerable number reside in family type limited dividend and public housing projects.

<u>In the percentage of households having children:</u> similarlity is again evident between family type limited dividend and public housing, with 74% of the public housing households having children compared to 73% of limited dividend households. (Table 7).

<u>In the percent of rent to income:</u> again, although the average annual rent in family type limited dividend units is 20% higher than found in public housing, the average limited dividend income is higher by 13%. The result is that the average rent as a percent of income in limited dividend - 29.2% - is only nominally higher than the 27.4% found in public housing. (Table 7).

<u>In the average income of households with earned incomes:</u> this group has similar average earnings in both limited dividend housing ($ 3,517) and public housing ($ 3,352), with the municipal limited dividend projects ($ 3,384) averaging only slightly higher than public housing. (Table 7).

<u>(b) Significant Differences Within the Area of Overlap</u>

Within the area where limited dividend and public housing overlap there are several significant differences however:

<u>In income and household size:</u> the public housing projects have considerably greater proportions of their households in the lower income and larger size categories. For example, nearly a quarter (22%) of the public housing households have five or more persons and incomes under $ 3,500, compared to only 5 percent of the households in family type limited dividend projects. Conversely, almost a quarter (24%) of the limited dividend households have three or less persons and incomes over $ 3,500 compared

to just under 5 percent of the public housing households. (Table 6, Figure 5).

<u>In the average number of children in households with children:</u> the average of 3.2 children in public housing is about 70% greater than the 1.9 children found in limited dividend housing. (Table 7).

<u>In the percent of rent to income for the transfer payment income group:</u> this group in limited dividend housing spends on the average nearly 40% of its income for rent, compared to just over 30% in public housing. (Table 7).

<u>In the size of the "transfer payment" income group:</u> the proportion of public housing households relying on "transfer payment" incomes rather than job earnings (25.2%) is more than three times that found in family type limited dividend projects (7.6%). As the average "transfer payment" income is only $ 2,072 in public housing and $ 2,397 in limited dividend, compared to average earned incomes of $ 3,352 and $ 3,517 respectively, it is evident that the greater preponderance of such households in public housing accounts for much of the overall difference in incomes between public housing and limited dividend projects. Table 7 compares the main characteristics of the "transfer payment" and "earned income" groups in limited dividend and public housing.

<u>In persons per dwelling by type of dwelling unit:</u> the average public housing household (4.4 persons per unit) is about 33% larger than in limited dividend housing (3.3 persons per unit). (Table 8). In one and two-bedroom units however, the limited dividend households have on the average more persons than in public housing, while in three and four-bedroom units the reverse is true but in neither case does the average indicate overcrowding.

In larger units however, public housing households average 5 persons for three-bedroom units, 7 persons for four-bedroom units and 9 persons for five-bedroom units. These averages plus the fact that public housing families range up to 14 persons in size, suggest that the number and maximum size of the larger units in future public housing projects should perhaps be increased.

(c) Impact on Public Housing Demand:

Despite these significant differences within the area of overlap, there is no doubt that family type limited dividend housing is providing adequate shelter in roughly the same low income market served by public housing. Nearly 95 percent of the limited dividend tenants could qualify for public housing, * and although approximately 1/5 of these have incomes high enough that they would pay higher rents than they now pay, the remainder have incomes low enough that they would pay less rent in public housing. ** However, since they generally have adequate shelter now, their priority for admission to public housing (according to the point-rating scale used by the two Housing Authorities) would usually be low.

This is not to say that limited dividend housing has removed them permanently from the public housing market however.

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* The top income limits of $ 4,850 in limited dividend and $ 4,900 in public housing are almost identical; the limited dividend tenants not eligible for public housing therefore comprise only those with incomes over $ 4,900 (who have presumably been given notice to vacate by now) and "non-family" tenants.

** The public housing rent/income scale is a sliding scale designed to discourage higher-income tenants.

Although some may prefer limited dividend because they feel there is less social stigman and management control over tenants then they would encounter in public housing, nevertheless several rather serious shortcomings in most limited dividend projects would probably lead many of them to apply for public housing if it were available. The more significant shortcomings include considerably higher densities, resulting generally from high rise apartments which are less suitable for families with young children; limited number of larger units, restricting movement to a larger suite as family size increases over time; less adequate social and recreation facilities; smaller management staffs, with fewer professionally trained persons capable of handling or securing outside help for the numerous social and other problems which tend to emerge in a large concentration of lower income families; and the somewhat higher portion of income required to meet the limited dividend rent payments.

Without a much more intensive study involving tenant interviews, it is impossible to estimate the relative weight these factors would be given by limited dividend tenants who might consider applying for public housing if it were made available to them.

It may be safe to assume however that in general the transfer payment income group, who on the average devote 40% of their income to rent in limited dividend, would find public housing rents sufficiently lower to lead the majority of them to apply. This group however represents only about 8% of the tenants eligible for public housing.

For the remaining eligible group, it has been assumed that the opportunity of reducing their rent payments by about $ 7.00 or $ 8.00 per month would be sufficient to induce them to

apply for public housing (a \$ 7.50 rent reduction would represent $2\frac{1}{2}\%$ of their average income, which is felt to be a significant portion of incomes this low).

On this assumption, about 2/3 or 2,700 of this group would be interested in applying for future public housing if they thought they had any chance of getting into it.* These plus the transfer payment income group of 400 would total about 3,100 potential public housing applicants among present limited dividend tenants, leaving the remainder - about 2,700 - out of the public housing market. These latter of course would generally be the smaller families with higher incomes.

Thus while the majority of the nearly 5,800 limited dividend tenants have probably been temporarily removed from the public housing market, it is likely that over half of them would enter the market again if more public housing became available, although their priority for such housing would generally be low compared to those families living in substandard or overcrowded accommodations.

As the public housing supply increases however, reducing the portion of the population in substandard or crowded housing, the relative weight of this factor in determining priorities of public housing applicants should decrease, giving more weight to other factors such as a high rent-to-income ratio. If this takes place, many limited dividend tenants, especially those with lower incomes and larger families, would find their priorities high enough for admission to public housing.

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* It should be noted that this calculation is based on the assumption that present limited dividend and public housing rent levels will be maintained in future. This may not be the case however, particularly in the private limited dividend projects where rent levels may be altered with the permission of C.M.H.C. in order to produce the 5% return on the investor's equity. Some private limited dividend rentals have in fact been adjusted upward since the survey; should a general increase take place a considerably greater proportion of present limited dividend tenants could be expected to apply for public housing. A similar effect would of course result from a general reduction in public housing rent levels.

If sufficient public housing units were provided in the future to accommodate those limited dividend tenants wishing to move, the vacated limited dividend units would have to find a new market, presumably higher up the income scale in that income group which limited dividend housing is able to serve with more reasonable rent-to-income ratios. It is beyond the scope of this study to explore the dimensions of such a proper limited dividend market, or its inter-relationships with the fully private apartment market a step above it in the income distribution.

2. Impact of Curtailed Public Housing Construction Activity on Applications for Subsidized Public Housing

The monthly rate at which new applications for public housing have been received by the Metropolitan Toronto Housing Authority from 1958 to 1961 is shown in Figure 6, while Table 2 and Figure 7 show the annual completions of limited dividend and public housing units in Metropolitan Toronto over the same period. A comparison of Figures 6 and 7 shows that the decline in public housing construction activity and the increase in limited dividend construction activity after 1958 were accompanied by a decline in the application rate for public housing.

This suggests that the curtailment of public housing construction over the past few years may account for part of the decline in applications, as prospective tenants may not feel it is worth applying if little or no construction is taking place and they know that there are long waiting lists for existing projects. This may have been the case especially during the period of greatest limited dividend construction when a prospective tenant could apply at one or more limited dividend projects with a good chance of early acceptance. The upturn of public housing applications evident in the spring of 1962 following newspaper advertisements announcing the new Scarlettwood public housing project in Etobicoke, and the subsequent upturn in the fall of 1962 just prior to the completion of the first units in this project, would seem to bear out this hypothesis. This suggests that a larger public housing construction program may generate a considerable increase in effective demand.

(3) Estimated Remaining Firm Demand for Public Housing During 1963, 1964 and 1965.

(a) Components of Demand

The short term public housing demand will be the result of present public housing waiting lists of "live" eligible applicants, plus additional new eligible applications received, minus the number of applicants who may be expected for various reasons to drop off the "live" waiting list or to turn down a unit when it is actually offered to them. However, a part of this demand will go into existing public housing units made vacant by the normal turnover of occupants, and must be allowed for in calculating the demand for new units.

(b) Estimated Demand

The current waiting lists maintained by the Metropolitan Toronto Housing Authority (1,094 applicants) and the Housing Authority of the City of Toronto (348 applicants) have been compared to determine duplications. The results showed only 37 applicants that were on both lists. A combined list minus these duplications was then produced, giving a net total of 1,405.

The rate at which new eligible applications for public housing will be received over the next three years was estimated in the light of the current application rates of 150 per month for the Metropolitan Toronto Housing Authority and 65 per month for the Housing Authority of the City of Toronto. Having due regard for the 3,100 present limited dividend tenants who may be expected to apply and for the fact that no privately sponsored family type limited dividend units are likely to be added to the stock in the near future *, whereas public housing completions should be significantly higher over this period **, rates of 175 and 75 per month respectively were deemed reasonable assumptions for the next three years.

These rates would give a three-year total for the two authorities of 9,000.

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* Central Mortgage and Housing Corporation is crrently not approving any new private limited dividend projects, and has not approved any since the end of 1961 so that none are currently under construction. The City-sponsored Moss Park limited dividend project of 903 units is of course now under construction, and one other City sponsored limited dividend project of 120 units is nearing completion.

** The Scarlettwood (150 units) and Warden Avenue (347 units) projects are expected to be completed by March 1963 and October 1963 respectively. The proposed Metropolitan capital works program will call for the completion of an additional 300 units in 1963, 650 units in 1964, and 700 units in 1965.

This added to the net waiting list of about 1,400 gives a combined total of 10,400. Experience of the Metropolitan and City Housing Authorities indicates that for the former about 1/2 and for the latter about 2/3 of these applicants may be expected to drop off the live waiting list or to turn downa unit when it is actually offered to them. * Applying these "dropout" rates would reduce the 10,400 to a net demand figure of about 4,700.

The current turnover in tenants of public housing projects is about 15% per year, which has been assumed to hold over the next three years. Applying this rate to the existing stock and that proposed for completion over the next three years gives a total of about 1,800 units vacated through turnover which will have to be refilled. **

Subtracting these from the net demand above of 4,700 gives a firm demand figure of about 2,900 over 1963, 1964 and 1965, for an average demand of about 970 per year.

This may be compared to the total of 2,150 public housing units included for this period in the proposed Metropolitan capital works program and an estimated 450 additional fully private housing units expected to become available to public housing applicants through the Province's rent certificate plan, for a total additional supply over the three years of 2,600 units, or an average increase of about 870 per year.

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* The fact that the Metropolitan Authority can offer a wider selection of units in different locations, and will be able to offer an even wider choice with the completion of aditional projects over the next three years, accounts for the somewhat lower dropout rate assumed for it.

** The rate was applied pro rata to the expected completions listed previously, but assuming that turnover will not commence in a new project until it has been in operation for a year.

This indicates that there would still be some 300 families on the waiting list at the end of 1965 if these additions to the supply actually materialize by that date. Since a program of this magnitude would almost certainly generate new applications at a higher rate than 250 a month this estimate of the remaining waiting list is felt to be quite conservative.

The Moss Park municipal limited dividend project may be expected to absorb some of this demand however but it will offset primarily the smaller families on the waiting list.

CHAPTER V Conclusions

While in 1958 Metropolitan Toronto's 2684 public housing units outnumbered the stock of family type limited dividend housing by over 30 to 1, the construction of more than 5800 limited dividend dwellings since then has outstripped new public housing construction 10 to 1, resulting in a present stock of nearly 6000 limited dividend units, 80% greater than the public housing supply of 3200.

Limited dividend housing, like public housing is government assisted in order to serve the low income market. But limited dividend housing receives only favourable government mortgage loans and has unsubsidized rents not geared to incomes because it is intended for the upper sector of the low income market while subsidized public housing is intended for the lower sector. In dwelling size also limited dividend housing with fewer large units is intended for the small to medium size low income families with children. In order to achieve reasonable rents, most limited dividend projects have been built at dwelling-per-acre densities up to double those found in public housing and without the attention to social - recreation facilities and professional management evident in the latter, again reflecting the market of smaller families with fewer children and somewhat higher incomes intended for limited dividend housing.

With the shortage of public housing in Metro however, limited dividend housing has of necessity entered the lower-income, larger-family sector of the market, thereby attempting to play a public housing role for which it was not intended.

Nearly 95 percent of present limited dividend tenants

would qualify for public housing; households of every income and every size (up to 11 persons) to be found in public housing are also found in limited dividend housing, and the average earned income in limited dividend of $ 3,517 is only 5% higher than in public housing ($ 3,352). Similarly the portion of limited dividend households having children - nearly 75% - is as high as in public housing; this along with roughly half as many children per household, but about twice the number of households per acre in limited dividend results in roughly similar numbers of children per acre in both types of housing. The average number of persons in dwellings of each size is also similar, indicating that limited dividend units on the average are no more crowded than public housing units.

These similarities indicate that limited dividend housing and public housing are doing almost the same job in Metro. But there are significant differences which show that limited dividend cannot do the job as completely or as well as public housing.

The proportion of limited dividend tenants with larger families and lower incomes is much smaller than in public housing and the families of this category which are in limited dividend generally overcrowd their dwellings. Similarly the average number of children in limited dividend households with children - 1.9 - is only a little over half the public housing ratio of 3.2; yet this average hides the fact that there are some limited dividend households with up to 9 children, for which the largest limited dividend dwellings of 4 bedrooms are clearly inadequate.

Yet in spite of the generally smaller units, limited dividend rents average 20 percent higher than rents in public housing. Average limited dividend incomes on the other hand are just 13 percent higher, resulting in an overall ratio of rent to income in limited dividend housing of 29.2% - leaving too little

for the other necessities of life. Although the comparable overall ratio of 27.4% in public housing is not as high, and the ratio of 26.3% in Regent Park South (probably more indicative of future public housing than the other projects) is lower still, it would appear that many public housing tenants are also spening too much of their income on rent.

Again, these averages hide one of the most significant differences between the two types of housing, the much smaller proportion of limited dividend households without job earnings, where the source of income is some form of transfer payment such as a pension or welfare assistance etc. The average income in suchcases is of course much lower than for households with job earnings, and the fact that they account for a quarter of all public housing households compared to only one out of thirteen in limited dividend is perhaps the most convincing evidence of the inability of limited dividend housing to serve the really disadvantaged families in Metro. At present subsidy levels, public housing can only house such tenants at rents which take on the average 31% of their incomes; in limited dividend however they average 40 percent. Clearly the inability of limited dividend housing to gear rents to incomes makes it quite incapable of adequately serving those with really low incomes.

Yet in spite of all its shortcomings, there is no doubt that limited dividend housing in Metropolitan Toronto is providing adequate shelter for the higher-income/smaller-family portion of the public housing market, although it is doing so at somewhat higher rentals than 4/5 of these tenants would have to pay in public housing, and without the lower densities and various facilities which public housing would supply.

The result is that some 2,700 of the limited dividend tenants have probably been removed more or less permanently from the effective public housing market under present conditions.

While this represents a significant impact on public housing demand, present waiting lists and the continuing high rate of new applications leave no doubt that there is a large unsatisfied demand for subsidized public housing in Metropolitan Toronto.

Over the next three years this firm demand is conservatively estimated to amount to nearly 1,000 units a year.

With many of the less urgent cases accommodated in limited dividend housing, this unmet demand is expected to contain a higher proportion of large, low-income families, leaving little doubt that the public housing built in the near future should be fully subsidized, possibly requiring a higher overall level of subsidy than at present.

However, limited dividend housing possesses several inherent advantages which argue strongly for its retention in an overall housing program; it requires no subsidy, and is therefore attractive to governments concerned about their budgets; it has also proved attractive to private investors, with the result that it has been possible to construct more low rent housing in this manner over the past few years than has ever been constructed in a comparable period in Metro's history. As part of the "filtering down" process (whereby new housing gradually filters down as it ages until it finally comes within the reach of the low income segment of the population) limited dividend housing offers the great advantage of "coming in" at a lower price than any other type of new shelter except public housing; its impact

on the low rent housing market is therefore much more direct and immediate than that of new "middle income" housing. In addition, the limited dividend tenant-landlord relationships are more similar to those normally found in fully private housing, whereas public housing, especially in larger projects, appears to require somewhat stricter control of tenants.

This suggests that private limited dividend housing projects may deserve some continuing role in Metro's total housing picture; it also suggests that municipally sponsored limited dividend housing, adequately subsidized by capital grants or annual rent reduction funds to permit suitable rents, densities, suite sizes and recreation facilities, might prove a more effective tool for meeting public housing demand than the present Federal-Provincial-Municipal partnership arrangement. This in fact is the assumption on which the proposed new unified housing agency for Metropolitan Toronto is based.

The study has also raised questions regarding the future roles which public housing and elderly persons' housing should play in Metropolitan Toronto's total housing program, and the extent to which their present rent scales may need revision, especially with regard to those tenants who have no earned incomes. In elderly persons' housing particularly, where practically all the tenants are in this category, the need to equalize rents among the various projects and to lower rents and gear them to incomes deserves serious consideration. *

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* Bachelor units range from \$ 35.75 to \$ 53.75 per month and one bedroom units from \$ 42.25 to \$ 59.50 among the various elderly persons' housing projects. 48% of the single persons and 29% of the couples in elderly persons' housing have been required to have their rent payments guaranteed by another party, as their own incomes (usually consisting solely of the old age pension) are insufficient to cover the rent and other normal living expenses.

These questions can only be adequately answered through an overall approach to the Metropolitan area's total low-income housing requirements. In its proposed new unified housing agency, Metropolitan Toronto will have an organization capable of dealing with them.

It is recommended that a thorough review of this sector of the housing market be undertaken in about two year's time to evaluate the progress made in meeting the area's requirements and to estimate remaining needs.

TABLE 1

PUBLIC AND LIMITED DIVIDEND HOUSING STOCK BY MUNICIPALITY
METROPOLITAN TORONTO OCTOBER 1962.

Municipality	Subsidized Public Housing Family Type			Limited Dividend Housing: Family Type: Municipally Owned (1)			Limited Dividend Housing: Family Type: Privately Owned			Limited Dividend Housing: Family Type: Total			Limited Dividend Housing: Elderly Persons (2)		
	number of: projects	bldgs.	units	number of: projects	bldgs.	units	number of: projects	bldgs.	units	number of: projects	bldgs.	units	number of: projects	bldgs.	units
City	2	56	2,129	4	6	246	2	2	558	6	8	804	4	7	626
York Township							1	1	67	1	1	67	1	16	128
Etobicoke							2	9	466	2	9	466	3	15	271
North York	1	140	1,081				12	25	2,027	12 (3)	25	2,027	3	15	207
East York													1	2	201
Scarborough							20	32	2,557	20	32	2,557	2	3	217
Metro Toronto	3	196	3,210	4	6	246	37	69	5,675	41	75	5,921	14	58	1,650

(1) All municipally owned family type limited dividend housing is sponsored by the City of Toronto Limited Dividend Housing Corporation.

(2) All elderly persons housing is owned by the Metropolitan Toronto Limited Dividend Housing Company, except for one project of 16 buildings and 128 units in York Township owned by that municipality, andone project of 6 buildings and 48 units in North York owned by the Canadian Legion.

(3) Excludes 1 project of 45 buildings and 300 units sponsored by The Department of National Defence for military personnel.

TABLE 2 DISTRIBUTION OF LIMITED DIVIDEND AND PUBLIC HOUSING UNITS BY YEAR OF COMPLETION, METROPOLITAN TORONTO, 1962.

Year of Completion	Limited Dividend				Public Housing			
	Family Type							
	Municipally Owned	Privately Owned	Total	Elderly Persons	Regent Park North	Regent Park South	Lawrence Heights	Total
Pre 1958	-	-	-	304	1,289	74	60	1,423
1958	-	86	86	144	-	553	708	1,261
1959	34	2,353	2,387	405	108	105	60	273
1960	106	918	1,024	339	-	-	215	215
1961	81	211	292	25	-	-	38	38
1962	25	2,107	2,132	433	-	-	-	-
Total	246	5,675	5,921	1,650	1,397	732	1,081	3,210

TABLE 3 PERCENTAGE DISTRIBUTION OF UNITS BY TYPE OF SUITE

IN FAMILY TYPE LIMITED DIVIDEND AND PUBLIC HOUSING, METROPOLITAN TORONTO, 1962.

Type of Suite	Limited Dividend						Public Housing							
	Municipally Owned		Privately Owned		Total		Regent Park N		Regent Park S		Lawrence Heights		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Bachelor	20	8.1	-	-	20	0.3	31	2.2	-	-	-	-	31	1.0
One Bedroom	65	26.4	1,457	25.7	1,522	25.7	191	13.7	35	4.8	208	19.2	434	13.5
Two Bedroom	86	35.0	2,606	46.0	2,692	45.5	561	40.2	170	23.2	237	21.9	968	30.2
Three Bedroom	64	26.0	1,584	27.9	1,684	27.8	498	35.6	322	44.1	484	44.8	1,304	40.6
Four Bedroom	11	4.5	28	0.4	39	0.7	82	5.9	135	18.3	114	10.5	331	10.3
Five Bedroom	-	-	-	-	-	-	34	2.4	70	9.6	38	3.6	142	4.4
Total	246	100.0	5,675	100.0	5,921	100.0	1,397	100.0	732	100.0	1,081	100.0	3,210	100.0

TABLE 4

PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY HOUSEHOLD SIZE AND INCOME RANGE IN FAMILY TYPE LIMITED DIVIDEND AND PUBLIC HOUSING PROJECTS METROPOLITAN TORONTO, 1962

INCOME RANGE IN $

Household Size	under 1,000		1,000 - 1,499		1,500 - 1,999		2,000 - 2,499		2,500 - 2,999		3,000 - 3,499		3,500 - 3,999		4,000 - 4,499		over 4,500		Total	
	% of all L.D. hslds.	% of all P.H. hslds.	% of all L.D. hslds.	% of all P.H. hslds.	% of all L.D. hslds.	% of all P.H. hslds.	% of all L.D. hslds.	% of all P. H. hslds.	% of all L.D. hslds.	% of all P.H. hslds.	% of all L.D. hslds.	% of all P.H. hslds.	% of all L.D. hslds.	% of all P.H. hslds.	% of all L.D. hslds.	% of all P.H. hslds.	% of all L.D. hslds.	% of all P.H. hslds.	L.D. hslds.	P.H. hslds
1	0.1	1.8	0.3	1.5	0.5	0.8	0.6	0.6	1.0	0.4	0.7	0.2	0.4	0.0	0.1	0.1	0.1		3.8	5.3
2	0.1	0.3	0.5	3.1	1.1	4.9	3.0	3.7	5.6	2.5	5.9	2.4	4.6	0.9	2.5	0.3	0.6	0.2	23.9	18.1
3	0.1	0.1	0.1	0.9	0.3	2.3	1.2	1.7	4.1	2.5	8.6	2.9	10.3	1.8	4.7	0.9	0.5	0.4	29.9	13.6
4	neg		neg	0.2	0.2	3.0	0.8	1.1	2.2	2.7	6.9	3.6	9.8	2.9	5.4	2.3	0.7	1.2	26.1	17.1
5		neg	neg	0.1	0.2	2.5	0.2	1.0	0.6	1.7	2.7	3.3	4.8	3.8	2.6	2.5	0.2	1.7	11.3	16.7
6			neg	0.1		0.7	0.1	1.7	0.1	1.2	0.8	2.4	1.4	3.7	1.2	2.2	0.2	1.4	3.8	13.2
7				neg		0.2		0.9	0.1	0.9	0.2	1.4	0.3	2.0	0.2	1.6	neg	0.9	0.8	7.9
8						0.1	neg	0.8		0.3		0.8	0.1	1.1	neg	0.9	neg	0.4	0.2	4.4
9						0.1		0.2	neg	0.2		0.4		0.4		0.3		0.2	0.1	1.8
10								0.2		0.1		0.1		0.4		0.1		0.1		1.0
11								0.1			neg	0.2		neg		0.1		0.1	0.1	0.5
12										neg		neg				0.1		0.1		0.3
13												neg		neg						0.1
14												neg								
Total	0.3	2.2	0.9	5.9	2.3	14.6	5.9	12.0	13.7	12.5	25.8	17.7	31.7	17.0	16.7	11.4	2.3	6.7	100.0	100.0

TABLE 5 PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY HOUSEHOLD SIZE AND INCOME RANGE IN REGENT PARK NORTH, REGENT PARK SOUTH AND LAWRENCE HEIGHTS PUBLIC HOUSING PROJECTS, METROPOLITAN TORONTO, 1962.

HOUSEHOLD SIZE

Annual Income Range in $, and Project	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total
under 1000															
R.P.N.	3.3	0.7	0.1												4.1
R.P.S.	0.7	0.1			0.1										0.9
L.H.	0.5	-	-	-	-	-	-	-							0.5
1000 - 1499															
R.P.N.	2.9	3.6	1.3	0.4	0.1		0.1								8.4
R.P.S.	0.8	2.3	1.1	0.3	0.2	0.1									4.8
L.H.	0.3	3.0	0.2	-	-	0.1	-	-							3.6
1500 - 1999															
R.P.N.	1.6	7.4	2.6	2.2	1.3	0.3	0.1	0.1	0.1						15.7
R.P.S.	0.3	1.9	3.6	5.5	5.3	0.6	0.1	0.1	0.1						17.5
L.H.	0.1	3.7	1.8	3.1	2.3	1.2	0.2	0.1	0.1						12.6
2000 - 2499															
R.P.N.	1.2	4.6	2.0	1.4	1.3	0.5	0.4	0.4	-	0.1					11.9
R.P.S.	0.1	1.5	0.8	1.5	1.8	4.4	3.0	2.7	0.6	0.7	0.3				17.4
L.H.	0.1	4.0	1.8	0.5	0.5	1.7	0.4	0.3	0.3						9.6
2500 - 2999															
R.P.N.	0.4	2.1	3.4	2.9	1.0	0.7	0.6	0.1							11.2
R.P.S.	0.3	0.7	2.5	2.7	2.7	2.1	1.5	0.7	0.4	0.3		0.1			14.0
L.H.	0.3	4.0	1.4	2.4	1.9	1.1	0.8	0.4	0.2	0.1					12.6
3000 - 3499															
R.P.N.	0.4	2.9	4.0	3.6	3.5	1.4	0.9	0.9	0.1	0.1				0.1	17.8
R.P.S.	-	0.6	1.8	3.4	2.7	3.5	1.2	0.9	0.6	0.4	0.8	0.1	0.1		16.1
L.H.	0.1	2.9	2.1	3.5	3.2	2.8	2.0	0.6	0.6						17.8
3500 - 3999															
R.P.N.	-	1.4	2.6	3.1	3.1	2.2	1.2	0.5	0.2	0.2			0.1		14.6
R.P.S.	-	-	0.5	1.2	3.2	3.8	3.0	1.9	1.1	0.8	0.1				15.6
L.H.	0.1	0.9	1.5	3.8	5.1	5.3	2.3	1.0	0.2	0.3					20.5
4000 - 4499															
R.P.N.	0.1	0.5	1.3	2.2	1.9	1.4	0.9	0.5	0.3						9.1
R.P.S.	-	-	0.4	0.5	1.9	2.3	2.2	1.0	0.5	0.6	0.3	0.3			10.0
L.H.	-	0.3	0.6	3.4	3.6	3.1	2.2	1.3	0.1			0.1			14.7
4500 & over															
R.P.N.		0.4	0.9	1.7	1.9	1.3	0.6	0.1	0.2		0.1				7.2
R.P.S.	-	-	0.1	0.5	0.7	0.6	0.4	0.5	0.3	0.1	0.1	0.3			3.7
L.H.	-	-	0.1	1.0	2.3	1.8	1.7	0.7	0.2	0.3					8.1
Total															
R.P.N.	9.9	23.6	18.0	17.5	14.1	7.8	4.8	2.6	1.0	0.4	0.1		0.1	0.1	100.0
R.P.S.	2.2	7.1	10.8	15.6	18.6	17.4	11.4	7.9	3.6	2.9	1.6	0.8	0.1		100.0
L.H.	1.5	18.8	9.5	17.7	18.9	17.1	9.6	4.4	1.7	0.7		0.1			100.0

TABLE 6 PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY HOUSEHOLD SIZE AND INCOME RANGE IN ELDERLY PERSONS LIMITED DIVIDEND HOUSING AND OF COMPARABLE HOUSEHOLDS * IN FAMILY TYPE LIMITED DIVIDEND AND PUBLIC HOUSING, METROPOLITAN TORONTO, 1962.

ANNUAL INCOME RANGE IN $ BY PROJECT	HOUSEHOLD SIZE		
	1	2	TOTAL
under 1,000			
E.P.	22.8	1.7	24.5
L.D.	2.1	1.4	3.5
P.H.	13.2	2.0	15.2
1,000 - 1,499			
E.P.	23.7	5.5	29.2
L.D.	3.8	7.7	11.5
P.H.	10.1	14.4	24.5
1,500 - 1,999			
E.P.	8.5	17.6	26.1
L.D.	6.3	17.0	23.3
P.H.	4.6	28.7	33.3
2,000 - 2,499			
E.P.	2.7	10.5	13.2
L.D.	3.8	23.0	26.8
P.H.	1.8	13.7	15.5
2,500 - 2,999			
E.P.	0.3	4.9	5.2
L.D.	2.1	16.4	18.5
P.H.	0.8	4.9	5.7
3,000 - 3,499			
E.P.	0.2	1.5	1.7
L.D.	1.0	9.1	10.1
P.H.	0.8	3.1	3.9
3,500 - 3,999			
E.P.	neg	0.1	0.1
L.D.	0.4	3.8	4.2
P.H.		1.6	1.6
4,000 - 4,499			
E.P.			
L.D.		0.7	0.7
P.H.		0.3	0.3
4,500 & over			
E.P.			
L.D.		1.4	1.4
P.H.			
Total			
E.P.	58.2	41.8	100.0
L.D.	19.5	80.5	100.0
P.H.	31.3	68.7	100.0

* includes only 1 and 2 person households with "transfer payment" incomes.

TABLE 7

CHARACTERISTICS OF HOUSEHOLDS WITH EARNED INCOMES AND TRANSFER PAYMENT INCOMES IN LIMITED DIVIDEND AND PUBLIC HOUSING METROPOLITAN TORONTO, 1962.

Household Income Type and Characteristics	Limited Dividend				Public Housing			
	Family Type			Elderly	Regent	Regent	Lawrence	
	Municipal	Private	Total	Persons	Park N.	Park S.	Heights	Total
Households with Earned Incomes								
Number of Households*	209	4,723	4,932	-	980	522	887	2,389
% of Total Households	87.1 %	92.7 %	92.5 %	-	70.8 %	71.4 %	82.2 %	74.8 %
Average Annual Income	$ 3,384	$ 3,523	$ 3,517	-	$ 3,314	$ 3,262	$ 3,448	$ 3,352
Average Annual Rent	$ 980	$ 1,007	$ 1,006	-	$ 902	$ 832	$ 932	$ 898
Rent as % of Income	28.9 %	28.6 %	28.6 %	-	27.2 %	25.5 %	27.0 %	26.8 %
% of Households with Children	63.2 %	77.2 %	76.6 %	-	74.3 %	92.9 %	84.2 %	82.0 %
Average No. of Children in Households with Children	2.14	1.89	1.90	-	2.73	3.78	3.30	3.21
Households with Transfer Payment Incomes								
Number of Households*	31	372	403	1,510	404	209	192	805
% of Total Households	12.9 %	7.3 %	7.6 %	100.0 %	29.2 %	28.6 %	17.8 %	25.2 %
Average Annual Income	$ 1,827	$ 2,444	$ 2,397	$ 1,510	$ 1,775	$ 2,463	$ 2,271	$ 2,072
Average Annual Rent	$ 863	$ 955	$ 948	$ 572	$ 542	$ 717	$ 754	$ 638
Rent as % of Income	47.2 %	39.1 %	39.6 %	37.8 %	30.5 %	29.1 %	33.2 %	30.8 %
% of Households with Children	6.5 %	28.0 %	26.4 %	-	28.7 %	85.2 %	58.9 %	50.6 %
Average No. of Children in Households with Children	2.50	1.99	2.00	-	2.72	3.69	2.81	3.17
Total Households								
Number of Households*	240	5,095	5,335	1,510	1,384	731	1,079	3,194
% of Total Households	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %
Average Annual Income	$ 3,183	$ 3,444	$ 3,432	$ 1,510	$ 2,865	$ 3,034	$ 3,238	$ 3,030
Average Annual Rent	$ 965	$ 1,003	$ 1,001	$ 572	$ 797	$ 799	$ 900	$ 832
Rent as % of Income	30.3 %	29.1 %	29.2 %	37.8 %	29.8 %	26.3 %	27.8 %	27.4 %
% of Households with Children	55.8 %	73.6 %	72.8 %	-	61.0 %	90.7 %	79.7 %	74.1 %
Average No. of Children in Households with Children	2.15	1.89	1.90	-	2.50	3.76	3.24	3.20

* Surveyed Households only.

TABLE 8 PERSONS PER DWELLING UNIT BY TYPE OF UNIT, FOR HOUSEHOLDS WITH EARNED AND TRANSFER PAYMENT INCOMES, IN FAMILY TYPE LIMITED DIVIDEND AND PUBLIC HOUSING, METROPOLITAN TORONTO, 1962.

LEGEND: E.I = Households with earned incomes.
T.P.I= Households with transfer payment incomes

Type of Suite	Limited Dividend									Public Housing											
	Mun. Owned			Privately Owned			Total			Regent Prk. N.			Regent Prk. S.			Lawrence Hgts.			Total		
	E.I	T.P.I	TOTAL	E.I	T.P.I	TOTAL	E.I	T.P.I	TOTAL	E.I	T.P.I	TOTAL	E.I	T.P.I	TOTAL	E.I	T.P.I	TOTAL	E.I	T.P.I	TOTAL
Bachelor	1.00	1.00	1.00	-	-	-	1.00	1.00	1.00	2.00	1.05	1.09	-	-	-	-	-	-	2.00	1.05	1.09
One Bedroom	2.00	1.61	1.89	2.31	1.91	2.24	2.29	1.89	2.22	1.62	1.58	1.59	1.54	1.67	1.63	1.97	1.93	1.96	1.87	1.67	1.77
Two Bedroom	3.41	3.00	3.40	3.28	2.68	3.25	3.29	2.69	3.26	3.12	2.43	2.95	3.33	3.13	3.26	3.49	3.25	3.46	3.26	2.73	3.13
Three Bedroom	4.86	6.00	4.88	4.40	4.36	4.40	4.42	4.41	4.42	4.96	4.73	4.93	5.45	5.00	5.33	5.50	4.87	5.40	5.25	4.86	5.21
Four Bedroom	6.00	-	6.00	4.82	-	4.82	5.15	-	5.15	6.94	6.83	6.92	7.26	7.31	7.26	7.11	6.73	7.09	7.13	7.10	7.11
Five Bedroom	-	-	-	-	-	-	-	-	-	8.58	-	8.58	9.77	8.77	9.46	8.66	8.00	8.55	9.23	8.61	9.08
All Suites	3.54	1.58	3.28	3.40	2.40	3.32	3.40	2.34	3.32	4.18	2.52	3.70	5.59	5.00	5.42	4.84	3.51	4.60	4.74	3.40	4.39

FIGURE 1. Percentage Distribution of Households by Size, in Family Type Limited Dividend and Public Housing Projects, Metropolitan Toronto, 1962

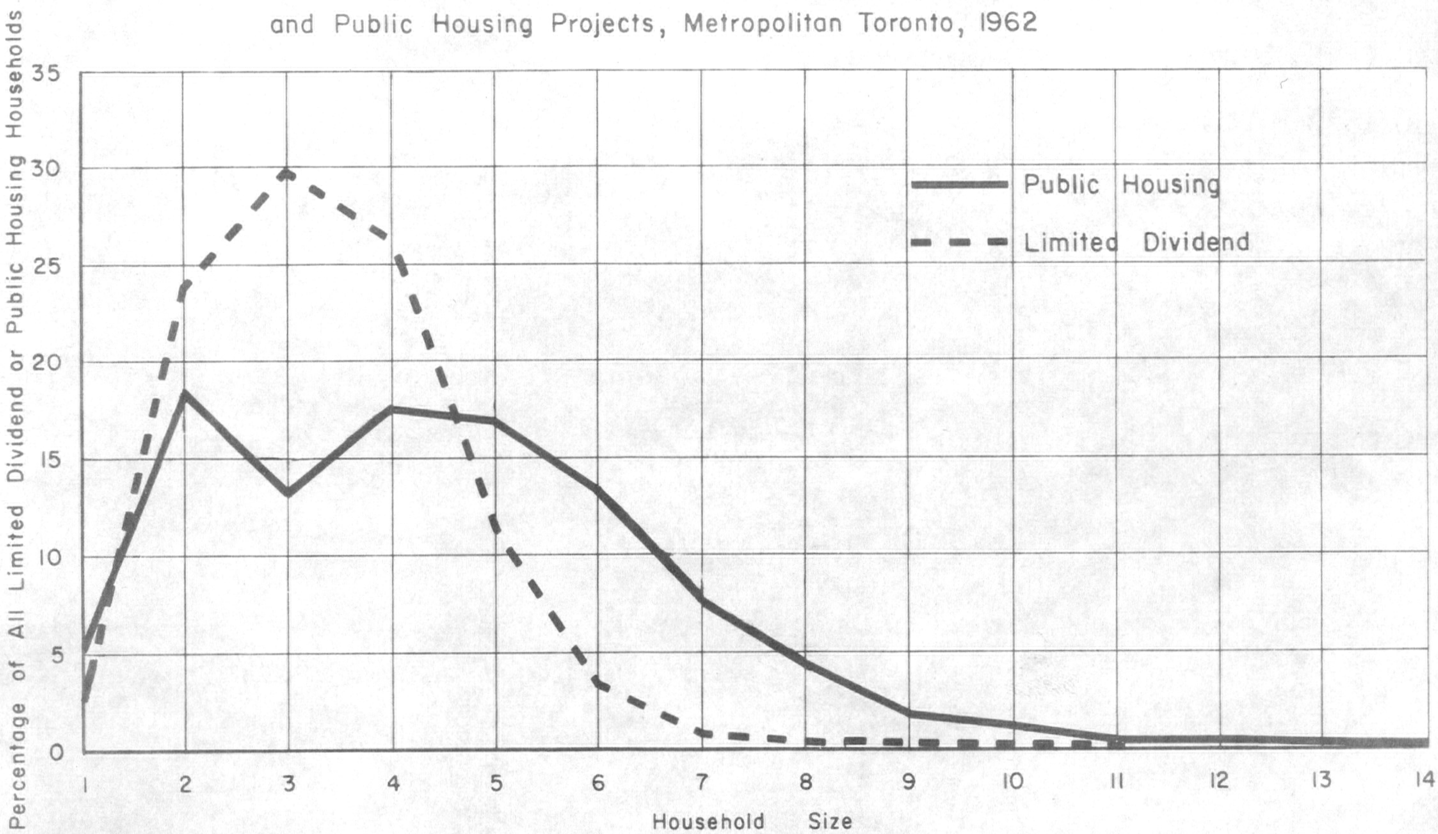


FIGURE 2. Percentage Distribution of Households by Income Range, in Family Type Limited Dividend and Public Housing Projects, Metropolitan Toronto, 1962

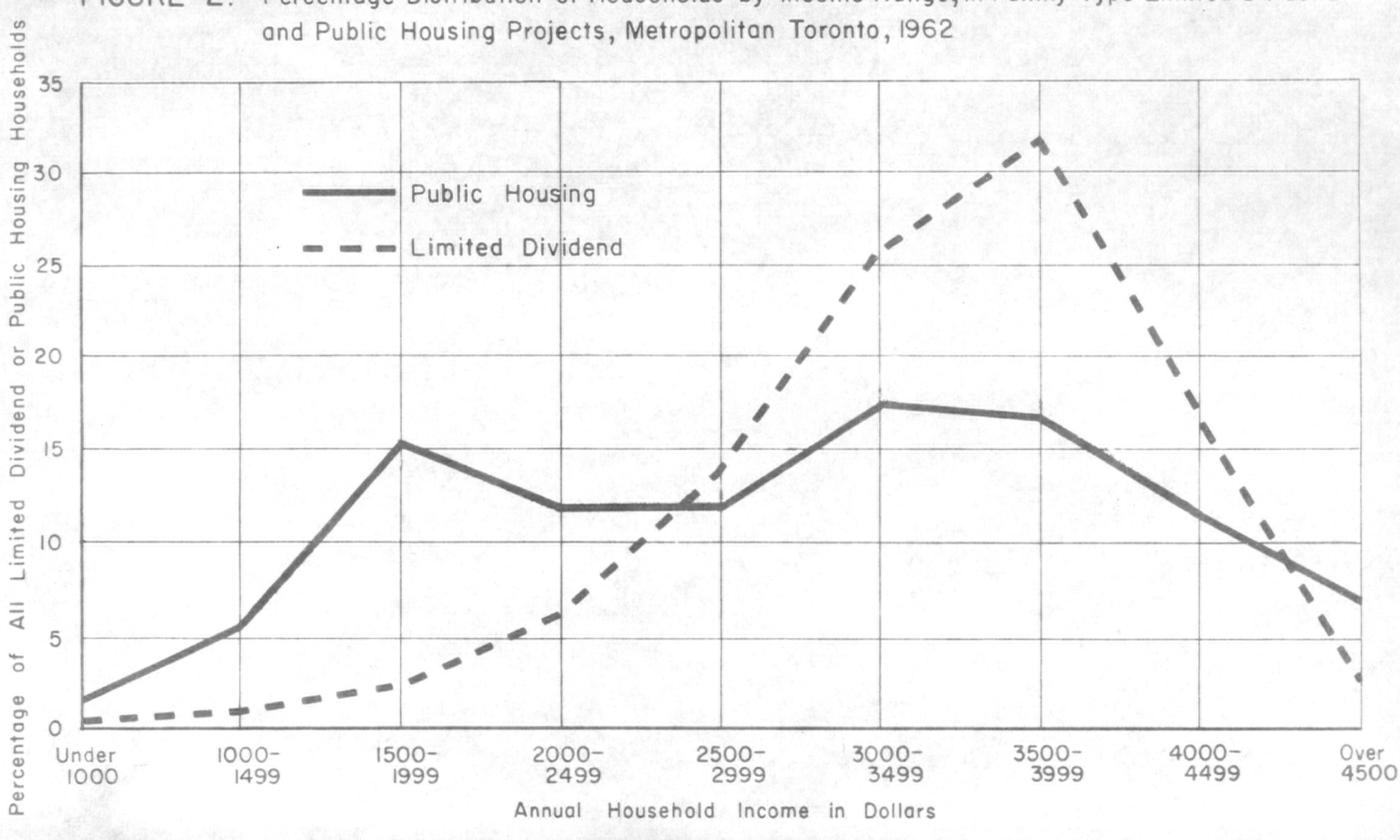


FIGURE 3 Percentage Distribution of Households by Size, in Three Public Housing Projects, Metropolitan Toronto, 1962

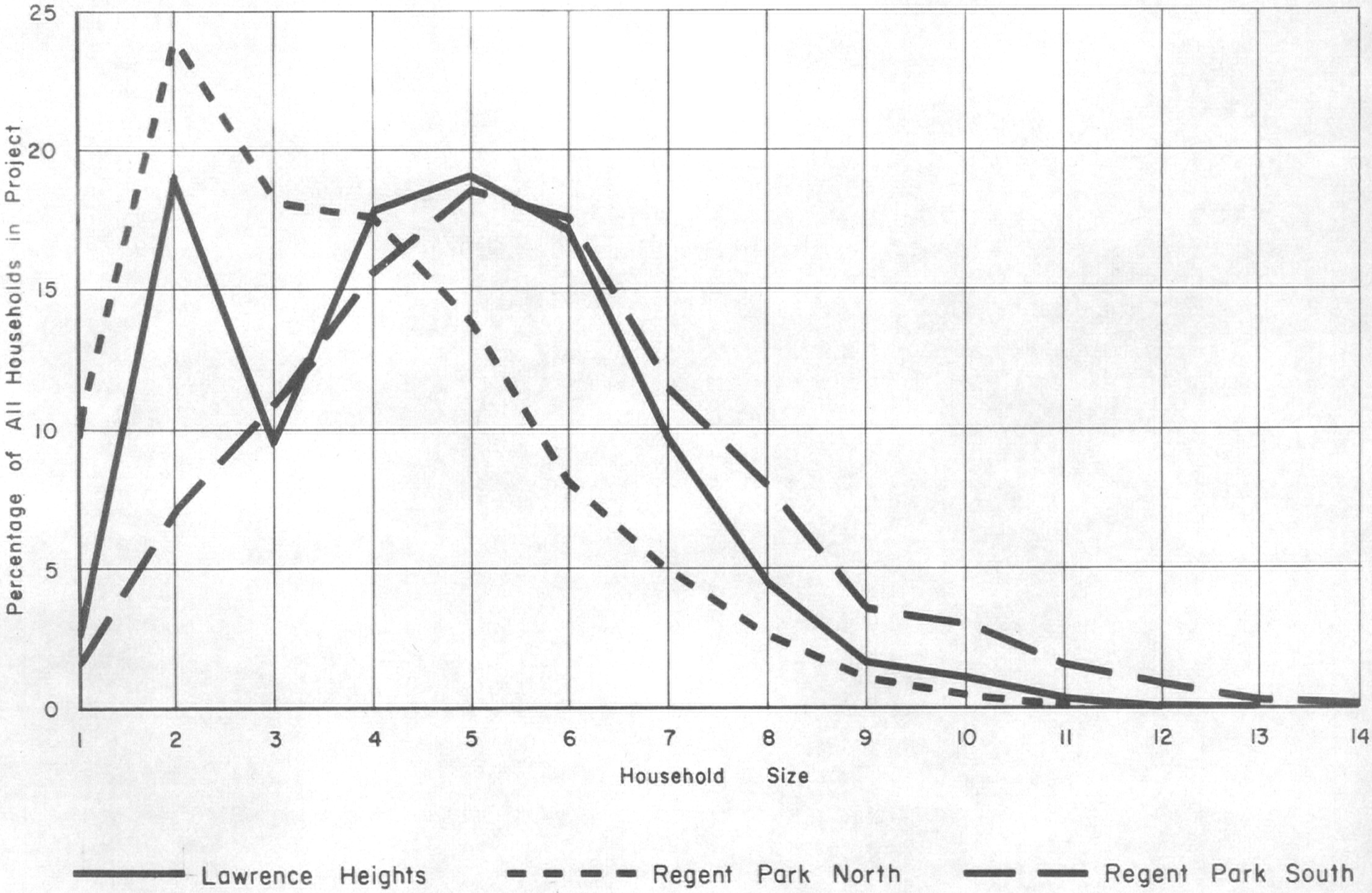


FIGURE 4 Percentage Distribution of Households by Income Range, in Three Public Housing Projects, Metropolitan Toronto, 1962

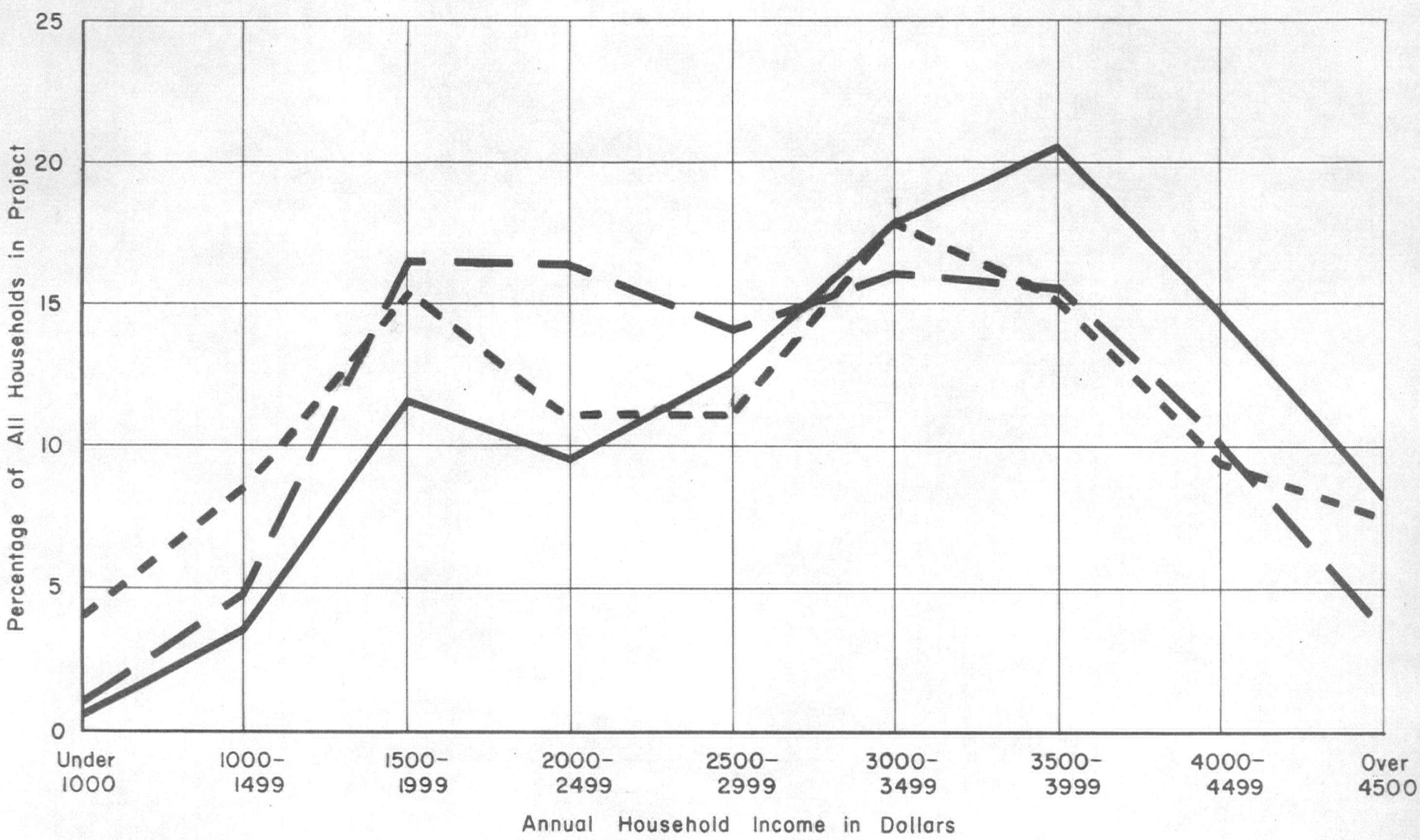
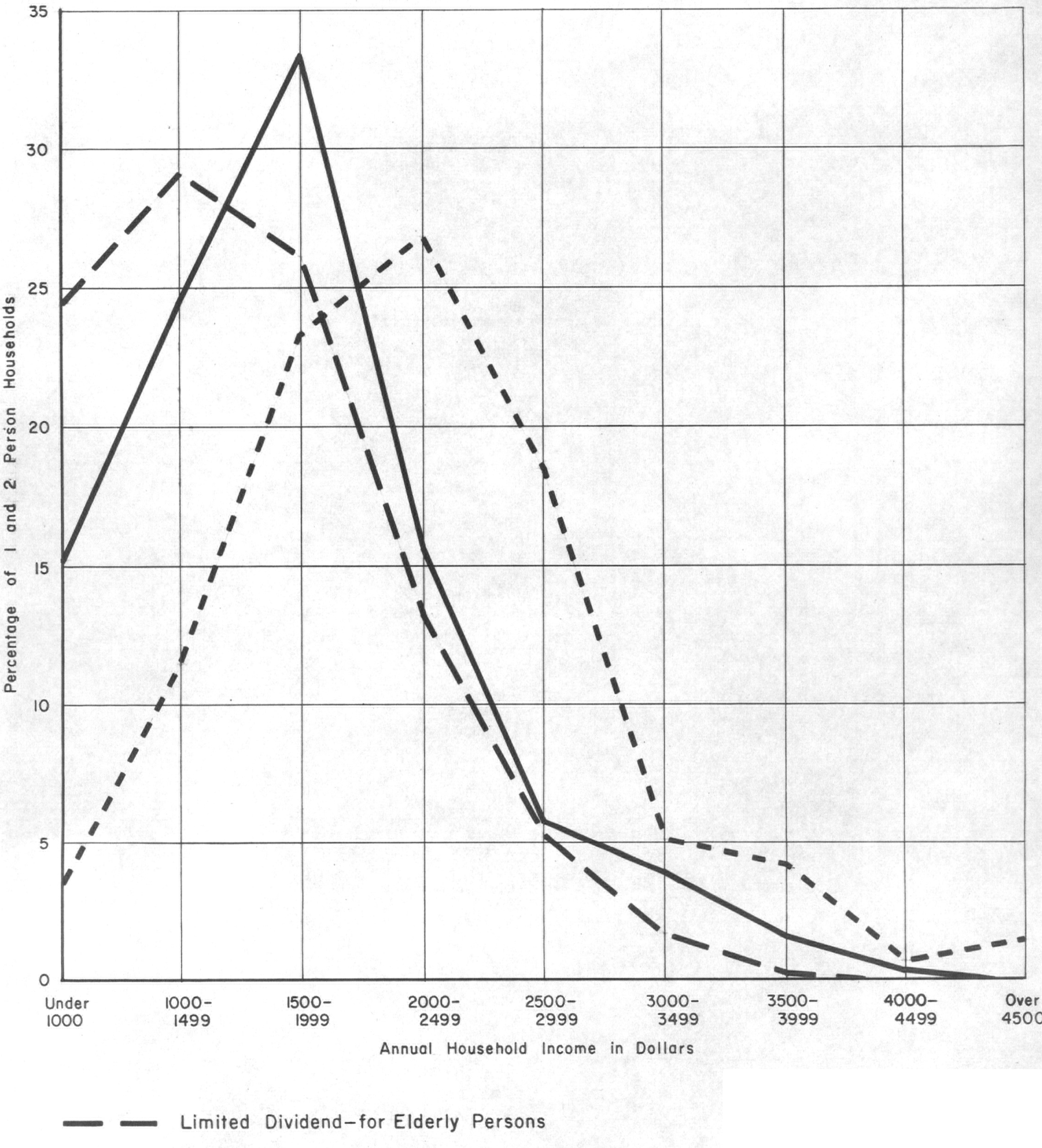


FIGURE 5 Percentage Distribution of Households* by Income Range, in Limited Dividend and Public Housing, Metropolitan Toronto, 1962



* 1 and 2 Person Households With Transfer Payment Incomes Only

FIGURE 6. New Eligible Applications for Public Housing Received by the Metropolitan Toronto Housing Authority, by months, 1958 – 1962.

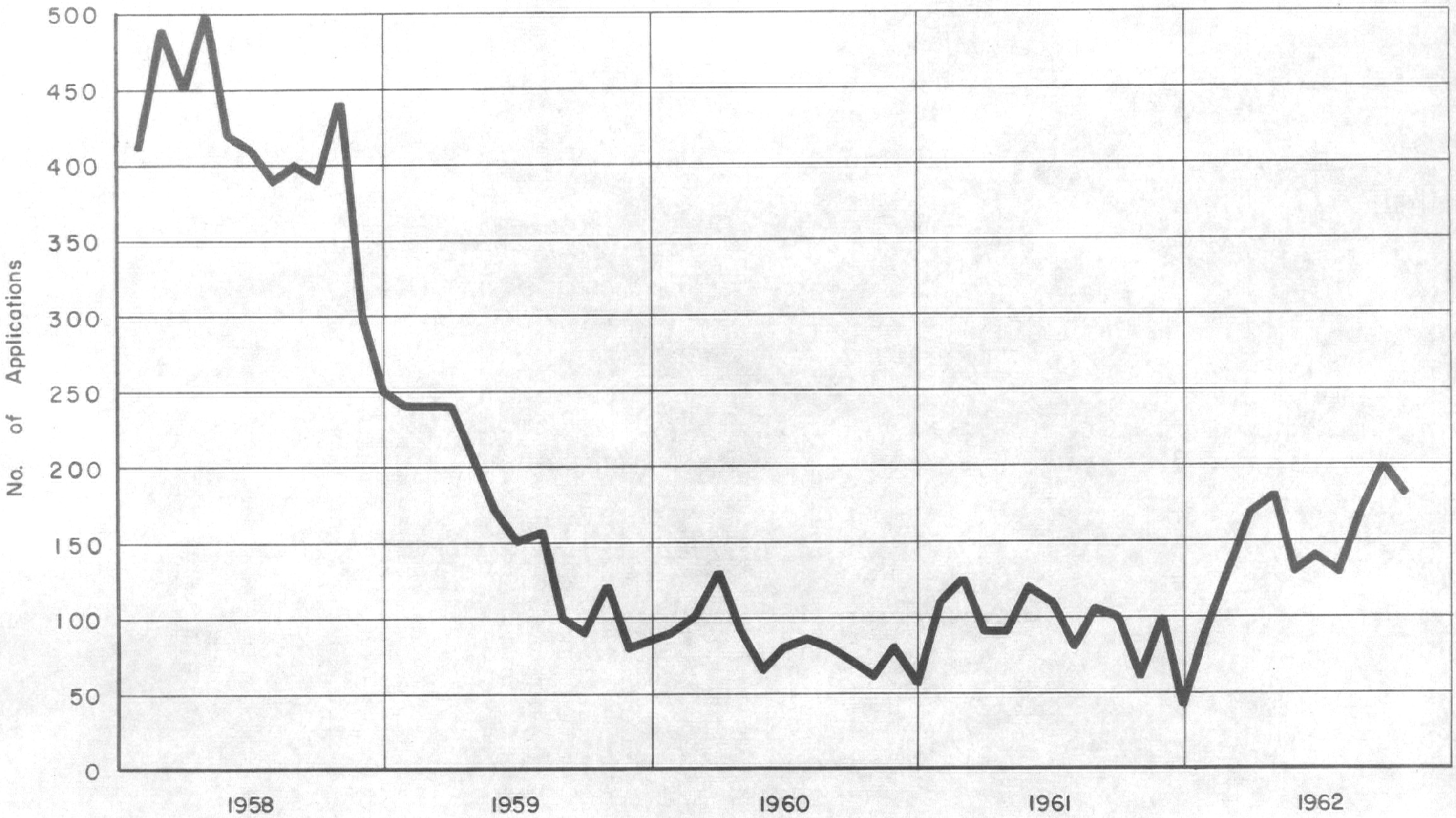
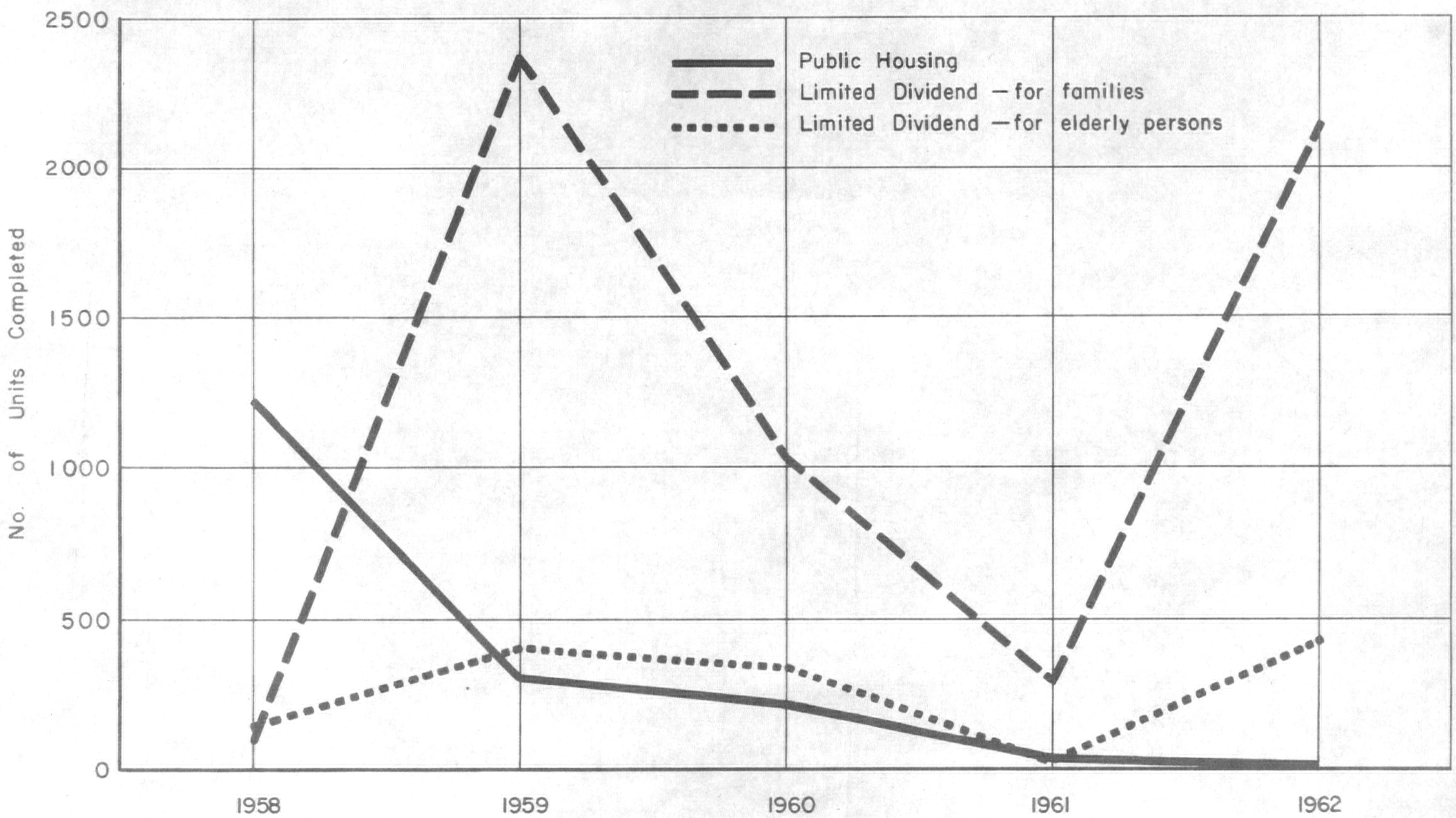


FIGURE 7. Distribution of Limited Dividend and Public Housing Units by Year of Completion. Metropolitan Toronto 1958–1962.



REPORT ON THE IMPACT OF LIMITED DIVIDEND HOUSING ON THE DEMAND FOR SUBSIDIZED PUBLIC HOUSING IN METROPOLITAN TORONTO.

ERRATUM

On page 7, the second sentence describing the Lawrence Heights project should read:

"The cost of the vacant site, and construction costs were shared by the Federal, Provincial and Metropolitan Toronto Governments, and the annual subsidy is shared by the same three Governments."